

# LINK

Spring & Summer 2017

Volume 13 Issue 1

*A newsletter for members of the BDC Pensioners' Association*  
[www.bdcpa.org](http://www.bdcpa.org)

## A Tale of Two People

Well, I was sitting at my computer the other day and another note came from President Pat Massier asking us for articles for the LINK. Having the “first child’s syndrome” – I immediately wondered what I could write about that would be of interest to my friends at the BDC Pensioners’ Association.

For those of you who don’t know me, I am Wendy McCulloch and I’ve been the Vice President of the Association for several years. Prior to that I was the Director for the Interior of BC and the Director at Large on the Executive Committee for many years. I am not sure precisely how long I have been involved on the Board, but one thing is for sure – I enjoy it a lot. It keeps me in touch with the many friends that I made while employed at the Bank which, of course, was a big part of my life for 20 years.

I know that it is normal for most people when they retired from the Bank, to really retire from working. Don and I definitely did not do that. My husband, Don McCulloch, who was also employed at the Bank in Kelowna BC for 20 years, retired in 1996, a just before my retirement in 1998.

*I think we live by a different set of rules than the younger generation – we really like what we do!*

Twenty years after retiring from the Bank, Don and I are both happily employed. In 1998, I went to work for Okanagan College and then to Community Futures in Penticton for several years. In 2005 I took a job as General Manager at the Community Futures office in Grand Forks, BC and Don and I relocated to that beautiful city. Up to that time Don had been involved with his passion of buying, restoring, and selling Classic Cars. Shortly after arriving in Grand Forks the Community Futures office in Nelson contacted Don and asked if he would consider helping them out for three months as their Loans Manager from April to September of 2006 because they were having difficulty finding a commercial lender. That three-month period has extended into 11 years and it doesn’t look like retirement is on the table for Don anytime soon. And yes, he does make that two-hour drive four days a week. There is a bonus to all of this - we take two months of vacation every January and February, usually in Phoenix Arizona.

Our friends, children, and relatives, as well as many Community Futures folks can’t get over the fact that we are both still working but I must tell you

## Don & Wendy McCulloch



## Inside this Issue

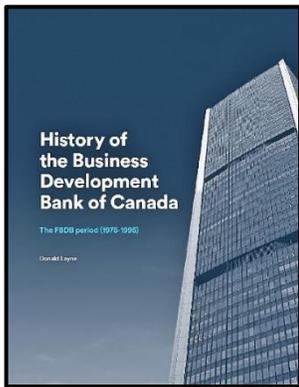
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– we both love our jobs, the people that we work with, and our clients. Every day is new and different and there is always something to look forward to – a reason to get out of bed and the feeling of accomplishment at the end of the day.

So, are things going to change in the next year or so? Probably. But I'm sure I'll be on the lookout for a bridge game, a golf course, or an opportunity to help out at a local not for profit, the hospital or maybe Habitat for Humanity.

We are really so very lucky and are truly blessed.

**Don and Wendy McCulloch**



## ***History of the Business Development Bank of Canada: The FBDB period (1975-1995)***

**Review by Pat Massier**

I always said that the only thing constant in the Bank was change.

This book is not a trip down memory lane but a behind the scenes look into the 20-year period of challenges and change experienced by the Bank when it was known as the Federal Business Development Bank. Don Layne has made it an interesting read and has “filled in the blanks” as to why things unfolded as they did. He has dedicated it to us – the men and women who worked and work at Canada’s business development bank.

In 1994, on the occasion of the Bank’s 50<sup>th</sup> anniversary, many of us received Richie Clark’s book *IDB: A History of Canada’s Industrial Development Bank 1944 to 1975*. As an aside, I was working on a project at Head Office Loans Department in 1981 and used Mr. Clark’s office. His galleys were a wonderful read in my down time. The IDB book is very different from the FBDB book in that there are many stories of the field in the former while the latter focuses on the corporate perspective. It follows the Bank’s ups and downs through the transition from IDB to FBDB in fiscal 1976, the times of FBDB, and the transition from FBDB to BDC in fiscal 1996.

We see an organization go from 1,546 staff writing 4,776 loans for \$217 million in 1975, to one that five years later is writing 14,000 loans for \$700 million with 2,136 staff and delivering seminars to 12,000 entrepreneurs. Some of us remember those heady days before the abrupt smack in the face of the 1980 recession.

Next was cost recovery and downsizing of staff to fewer than 1,000 people. Don Layne’s book described the aversion of the demise of the Bank as we knew it, or doomsday, as he calls it, in 1983.

Diversification – how many remember: Financial Planning Program (f1983), AIM, Student Business Loans (f1985), Mollusc Growers Loan Program, Export Receivables Financing (f1986), Community Business Initiative (f1987) and the Cultural Industries Development Fund (f1990)? It’s a wonder we had any time to do any direct lending.

We had some restructurings, reorganizations, and decentralizations. In 1989 the government made cuts to funding and there was staff reduction. We experienced the advent of the technology era in the middle of our focus on helping entrepreneurs, meeting our objectives, and the 1990 recession – LAPS, MS-BOS, The Manager, PACT.

How did we ever keep all those different products straight – Venture Loans, Patient Capital, Y2K, Working Capital for Growth, Microbusiness Loans - and if that wasn’t challenge enough, Management Services made the transition to Consulting Group?

Suddenly we were hiring like crazy again, after not doing very much in the previous 15 years. Five hundred new hires came on board between f1993 and f1996 necessitating a stand-alone training center. Then there was the 50% staff turnover. Ah, we look back on this with joy and wonderment.

Here is a quote attributed Guy Lavigueur by Don Layne in the book – *The employees of this Bank can do the almost impossible; point them in the right direction and with their perseverance and expertise, they will deliver the goods*. You know, as usual, Mr. Lavigueur was right.

To get an electronic copy of the book, go to [www.bdc.ca](http://www.bdc.ca). On the home page, click on *about BDC* and select *who we are*. Click on *BDC’s history* on the left -hand side. Under FBDB, choose your free download – ebook in ePub or PDF. For a free soft cover version, send a request including your mailing address to Vicky Muccitelli ([vicky.muccitelli@bdc.ca](mailto:vicky.muccitelli@bdc.ca)). You should receive the book within two weeks or so.

## Iceland

Iceland is a country of sharp contrasts. A place where fire and ice co-exist. Where dark winters are offset by the summer's midnight sun. A country where insular existence has spurred a rich and vibrant culture. We have something a little unusual in this issue – two pieces covering trips to Iceland – and the experiences are very different. Reading the articles made me add this fascinating country to my must visit list. The articles will probably have that effect on you too.

### Trip to Iceland – Part One

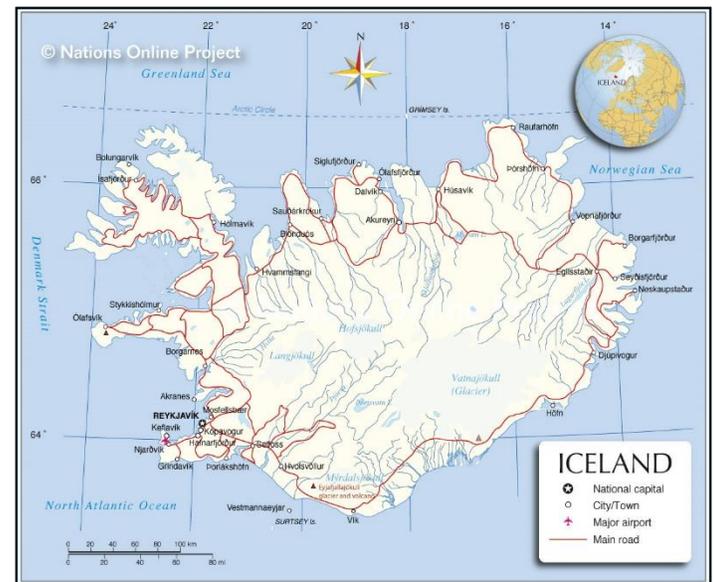
Steve Sapers

In 2014 we wanted to spend some Aeroplan miles and go to Iceland. Iceland (Reykjavik/ Keflavik) was the only destination that can't be booked on their website – the proposed route, via Europe, would take more than 40 hours and 3 transfers. Coincidentally, Iceland Air had announced direct service from Vancouver and bargain airfares. We kept Iceland and tossed Aeroplan. Summer solstice would take advantage of the long days so far north.

There were visitor money restrictions - 8000 KR (in 2014, about \$80C) and places to exchange money are scarce. You are encouraged to use your plastic. A sales tax rebate for purchases is available when you leave the country. It took about 100 days. On the return flight, the airline passed a bag for donations of Iceland coin (aurar) to a charity.

**Day 1** – Departure – I checked early and I discovered: 1) The Iceland Air mechanics were on strike and many flights were cancelled. 2) Ours was not, but the flight time had been moved up by half an hour. Oh goodie - we like to get to the airport early, so the new time was just a stress inducer.

Speaking of stress, my GPS, which we were taking with us, had been out for repair and arrived the day of our trip. At 11:30 am, I discovered that my Nordic map, which I paid US\$75 for, was not working. Spent time on the Garmin web site, had no luck, and in my mind I hear the clock ticking. I call Garmin, 30 min on hold. They move my maps to the new unit, but I must 'download' the Nordic map. A 400 Mb download, starts at 1:05. Our ride arrives about 1:15, download still in progress. 1:28 and download completes, GPS restarts twice,



and the maps are there and working. We are out the door and on our way to the airport.

We check in and clear security -surprise, Nexus got us to the front of the line. The plane is full, and we get our seats in row 24 and settle in for 7 hours. Movies are free but headphones are \$9C; pillows and blankets free; food is "for purchase"; non-alcohol drinks are free.

We left at 4:30 pm and were in full sun all the way, until landing commenced and we hit about 8000 feet - clouds, then fog, and finally fog and rain and clouds. Hmm this might be a trend. We landed about 6:30 am. The airport staff seemed surprised by this. Deplaning took longer than emptying the luggage from the hold. Twenty minutes to clear a security checkpoint, as we were coming from a non-EU country - shoes, belts, and watches off; no wands; if you beeped, you were patted down. Finally, a third line for a passport check and stamp. The terminal is a retail mall and is tax and duty free with purchases inbound or outbound.

Bathroom, bearings, get luggage, take a taxi to the Hotel Berg, less than 10 minutes by cab. The fare is 2920 KR, about \$30C. With gas at \$2.50C per liter, its no surprise what the taxi cost. To our pleasant surprise, the hotel room was ready with a 30-minute wait. It was 7 am and breakfast was ready. Very Fawly Towers with a little Ikea thrown in. Once in the room, Debra crashed and I went for a walk on the nearby moors and then into town, perhaps 1.5 km. Since we had arrived on "National Day" most everything was closed. The weather had improved, so I walked back to the hotel with my

coat off. Not many people about, no dogs either. Keflavik is a town of about 15,000, they must all sleep in on their national holiday. I did find the 7-11 equivalent, called 1011. Also spied KFC/Quiznos/Subway/Dominos. Drive thru food places too, but no golden arches. I returned to the hotel and crashed until 3 pm. We took another walk and had a restaurant meal at the Rain Bar & Grill. By this time, it was really raining, but there were many more people about than earlier in the day.



Private boat harbour in front of hotel.

**Day 2** - We took a bus for about 25 minutes to the Blue Lagoon, the outflow holding 'pond' for thermally heated water used to generate electricity. It's just a bizarre place where you expect to see James Bond or Derek Flint appear out of the mist, I will let the photo do the talking. Yes, it's that blue, very salty, and easy to float in.



Hlollabatar - famous for hot dogs and sandwiches



On return to town, we bought a data SIM card for one of the iPads for Internet access on the road at about half the cost of Verizon, and with none of the hassle. So nice!

We ended our walk at Skessuhellir - The Troll Woman's - Giganta - Cave. It guards the entrance to the harbour at Keflavik. The day ended with a shared seafood platter at the Duus Cafe.



**Day 3** - Pick up the truck camper - The clerk was new, the fellow that showed us the camper features was new - didn't know how the potty, lights, furnace. etc. worked - this took over two hours. We had to return two miles into the trip when we realized all the extra stuff we paid for was missing.

After that rocky start, we were off! First stop, Bonus,



Iceland's "value" grocery chain. Very much like Superstore, but way smaller. Then we hit the road east for Seljalandsfoss waterfall. You can walk behind it and we did!

On to Skogafoss waterfall and Skogar museum. The waterfall is the second most popular in Iceland, due to easy access and 60 M drop. At the museum, we saw some turf roofed homes, very small. Back on the ring road to Dyrholaey or "door hole island". Most impressive winds out at the edge of the cliffs. Black sand beaches. Turn 180 degrees and you see the basalt sea stacks of Reynisdranger, reminiscent of the Oregon coast.



Once more heading east, just before Vik, the truck flashed a warning lamp at us and then about two miles past Vik, the *check engine lamp* followed by the ominous *Engine in Limp Mode* appeared. We limped back into Vik, and contacted the rental company. We are to see a local mechanic tomorrow at 8 am and hopefully get back on

the road quickly. The desk agent at the hotel was very helpful and understanding so she received our highest reward - a bottle of maple syrup we brought for just such occasions.

**Day 4** - Truck was swapped. While waiting for the new truck we went to the community pool for a shower and swim. You take your shoes off in the entrance area where there are shoe racks but no place to sit. You must shower nude before entering the pool - there are signs indicating which parts of the body must be washed! The main pool is 84°F, and outside with other warmer smaller ones. We had lunch at Halldorskaffi. The food was as good as Trip Advisor said it would be.

The truck replacement arrived about four – yes, it was just a truck. The fellow who brought it brought camper jacks and his pregnant girlfriend, and it took them about an hour to



swap the camper into the new truck. We finally left about five pm, heading east in nice warm sunshine. The church in Vik was up on the hill, looking nice and like every other church we have seen. Very photo worthy.

First stop was at Skaftafell, one of the entrances to Vatnajokull Park. Past the Visitors Center we took the 'secret road' (thank you, internet) up the hill to the parking area. About .8km of medium effort hiking took us to Svartifoss, the Black Falls. The black stuff is lava, and that makes this pretty thin falls one of the most unique in the world.



If you turn 180 degrees, you will see the rest of the lava flow, right out to the ocean.



Made famous by James Bond (twice) is the Jokulsarlon Lagoon. The glacier calves off into the river and many icebergs in every shape and size flow out to the ocean.

Still in full daylight we pulled into Hofn for the night, about 9:30 pm. A too long day.



No Top Mountain

We discover that we didn't get the camper key off the key ring we gave to the fellow in Vik. The camper wasn't locked but now we have no way of locking it for the next 7 days.

**Day 5** – East away from the glacier that covers 13% of Iceland. The landscape changes to plains and farming. There are sheep everywhere, including the road. Sheep are the #1 killer and cause of accidents. On the southern shore, we enter deep valleys and fjords that open out to the ocean. One of the most important towns here is Seyoisfjorour because it is the ferry terminus to Europe.

We turned off Hwy 1 at Berufjorour and took the gravel road to Ox1 at 55 km, a shortcut thru the mountains. Fog, rain and sun, then repeat. We gained about 400 m in elevation, and back to sea level at Seyoisfjorour. Back out to Hwy 1, we stopped for a drink and fuel in Egilsstaoir.



Crossed the Lagarfliot Inlet, the longest on the east coast, and headed west thru what we named the valley of the waterfalls. Still in sun, we passed so many waterfalls that in a

country where everything has a name, many of the falls had no sign at all. The sun didn't last the day, and once thru the valley, we were back up high on what we think was another lava plain and into the rain. The valley turf farms had morphed into moss covered lava rock. Snow covered hills and glaciers all around. Alberta has some fine glaciers, but if you want to see so many that you can't count them, go to Iceland. Ditto for waterfalls - they are everywhere. We slowly lost elevation as we travelled west and once again we went through rain, fog, sun and repeat. Every kind of weather that Vancouver gets in a year, all in one day!

We arrived at Myvatn, an active volcano area, at 10pm in full sun. There will be no sunset tonight.



**Day 6** – Camper problems again. Two tie downs had become slack so we met Karl, the mechanic, a man of few words, who tightened them all again. While waiting to see Karl, we visited the church in Reykjahlid - lava wiped out most of the town, but stopped at the church due to prayers of the townspeople.

After the tightening, we went back on Hwy 1 to Krafla, the Viti Crater, Leirhnjukur lava fields - hot springs and active volcano area; steaming surface lava - and Hverir – (pictured) mountain of hot dirt and steam; stinks; lots of bugs; mud you can't scrape off your shoes; potential to get burned if you stray off the path. Viti Crater was formed by an eruption in 1724. Now filled with water.



The rains began to slow a bit by the time we arrived at Hverfall crater. This is an old, big volcano cone. One km in diameter. We took the easy path to the rim, (130m elevation

change) and wandered along the edge for a bit. Still watching the weather, we choose to get back to the truck before more rain, the winds were already up as we descended.

Heading south, we stopped at Dimmuborgir and the famous



"church" lava formation. The walk is an hour. We recognized some of the same types of formations that we saw in Arizona. At Christmas people dress as trolls and sing carols here.

At lunch time, we ate lamb and goulash at Cafe Vogafjos - the Cow Shed Restaurant. Yes, the cafe shares a glass wall with the cow barn and milking station. Couldn't eat beef with the cows watching.



After lunch, we went west to our last Myvatn area stop at Skutustaoagigar. A walk thru the pseudo craters at the south end of Lake Myvatn made us think it was the perfect place for a golf course.

Oh, the places that are golf courses in Iceland, you must be very dedicated to golf in this country.



Back on Hwy 1, we continued west toward Akureyri, the second largest city in Iceland. On the way, we stopped at the Godafoss waterfall, one of Iceland's most spectacular – a mini Niagara Falls. On to Akureyri, it's at the bottom of the Eyjafjorour Fjord. Ice free all year, the harbour is an important part of what makes this city the "Capital of North Iceland". We had great views approaching the city from one side of the



fjord, but there are just no shoulders on the road and very limited places to stop to snap a picture. It's pretty there, with snow covered peaks on both sides, and crystal clear water in the fjord. There are Cruise ships at the docks, and the first street lights we have seen since arriving in Iceland. Very civilized.

Things I have learned in Iceland half-way through our trip - Hotel Berg: bed - queen bed, two single size blankets, each folded in half on each side of bed; hallway lights - motion sensitive; coffee machine - buttons labeled in Icelandic, LCD display messages in English; shower controls - you need a M.Eng to work the shower; kitchen is open all night on the honour system.

You can't buy Kleenex here, tissue can't be found.

The camper grey water (sink) drains out to the ground, no holding tank!

When you go to the restroom in an Iceland RV park to wash your hands, bring your own towel, there are none there.

Bottled water and club soda have similar Icelandic names, at least to me.

You must put your credit card back in the self serve gas pump a second time to get a printed receipt.



This is a horse in Iceland, not a pony!

Seatbelts are on the opposite side of the seat to Canada.

Street lights flash red then orange, then green.

**Steve Sapers**

***In the next issue of Link, we will pick up Steve's story and travel the rest of Iceland with him and Debra.***

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## Iceland September 2016

**Anne Warne**

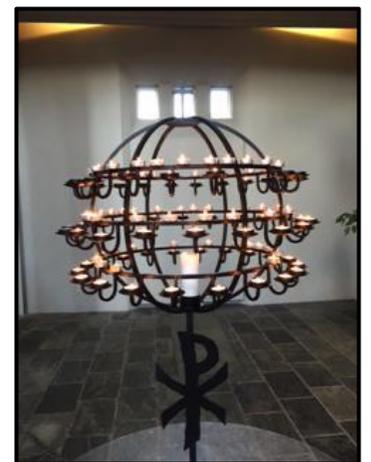
Reykjavik, the world's most northerly capital combines colourful buildings, wild night life, cool music, off-beat cafes and bars, and captivating museums into a very exciting backdrop for a vacation. It also boasts the cleanest air in the world. Almost all of Iceland's heating requirements are supplied by geothermal springs. Geothermal heat is also used to warm greenhouses where Icelanders are beginning to grow their own fruits and vegetables.

We decided to travel to Iceland before it became too touristy and less unique. We were intrigued by the rebirth of this country after it hit the skids with the financial crises in 2008 when inflation was at 18%, interest rates at 15.5% and unemployment tripling to 9%. Today, inflation is under 2%, interest rates are under 4% and unemployment has returned to the 20-year norm of under 3%. A much gentler place to visit in 2016.



In Reykjavik, we stayed in a downtown hotel so we could easily walk around the city. We started with a three-hour walking tour with Martin, our guide from Free

Walking Tour Reykjavik. The dramatic history and lively commentary gave us a fascinating feel for the country's heritage. We learned the importance of the Sagas - great epic sprawls, a legacy of literature those ancient tales of Icelandic history date to the 13<sup>th</sup> century. Wandering around downtown we looked more closely at the Solar Sun Sculpture, toured the Harpa Concert Hall, and Hallgrímskirkja church, and checked out some interesting cafés.

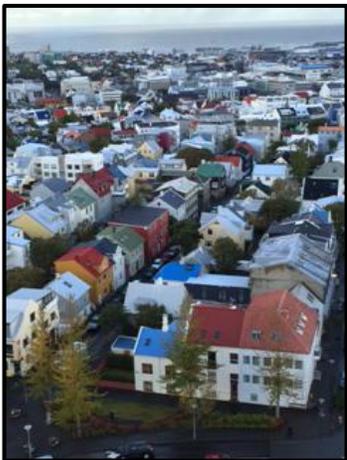


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## Down Memory Lane



The second day we took the Golden Circle Tour, a day long tour of Thingvellir National Park (the birthplace of Iceland), stood astride the Tectonic plates called the Atlantic Ridge separating the Eurasian and North American Plates. Geysir (all geysers are “he”), Gullfoss (Golden Waterfalls), Faxi waterfall and Hvergerdi on the hot springs river trail, the majestic Iceland horse - all sights that took our breath away.



Our second tour was of the South Coast, Seljalandsfoss, (foss/falls) Skogarfoss, Solheimajokull Glacier, Reynisfjara, and the stunning black sand beach at Vik. Every sight was more amazing than the last.

The days were a bit chilly with some rain. The changing weather doesn't bother Icelanders at all; outdoor cafes and spaces were open

and busy even in the drizzle and cold.

We wanted to meet Icelanders and get a sense of their day-to-day lives. The people we met were very inventive, creative, and confident in their future. Most people work in living wage jobs. Everyone speaks English because they learn it in grade school.

We found Reykjavik to be a peaceful safe city with good lighting at night. It is very walkable, pedestrian friendly, and clean. Reykjavik homes and buildings are simple, well-kept, pretty, and very linear with fantastic splashes of colour in or on flower gardens, doors, and shutters.

If you can, visit. You'll be so glad you did!



The first staff administration seminar in French was held January 19 to 24 1974 in Montreal. Pictured here in the top photograph – Serge Joubert (then in Longueuil) Jacques Lemay (Rouen-Nornanda), Réal Leahey (Chicoutimi). IN the lower photo – Alcide Boudreau (Moncton), Luc Provencher (Drummondville), Francis Roy (Quebec City) and Renaud Bergeron (Granby). Great ties, wonderful hair dos and look at the cigarette. My how times have changed.

Picture from the 50<sup>th</sup> Anniversary Issue of *Developments*



Canada Then	Canada Now
Population 3.3 million	Over 36 million
40% were farmers	In 2011 only 2% lived on farms
20% were foreign born	20% were foreign born
479,331 telegraph messages per year	In 2011 78 billion texts
4 Provinces and 3 Territories	10 Provinces and 3 Territories
Cost to mail a letter 3¢ single stamp	Cost to mail a letter \$1 single stamp

## Cruising Around the World

Suzanne Lalonde

Hi, my name is Sue Lalonde and I had just finished translating a couple of articles for the LINK and as you folks are so inspiring and interesting, I decided to write an article myself. My husband Dan and I were always beach bums until his parents could no longer travel alone so we decided to start cruising and bring them along with us. We cruised for many years with them all over the Caribbean, which was really great, so many precious moments together.

Then, when I retired from the Bank two and a half years ago we decided to visit Europe - a lifetime dreams. We checked if cruise ships offered interesting destinations in Europe and were happy to discover the impressive variety available. Of course, many of our friends told us that it would be better to visit one country at a time for at least three weeks but as you never know how many trips we can do in our life, we really preferred the idea of visiting many countries on each trip, the more the better!!! We could always go back to those we preferred for a longer period someday. Besides how great is it to travel on a floating hotel with the best food and all the activities you could imagine on board.



For our first European cruise, we chose the Mediterranean and spent one day in each port. We arrived in Rome and visited 5 ports in Italy: Rome, Livorno- pictured - (Tower of Pisa, wineries etc.) Genoa – below -

(Cinq Terre), Salerno (Capri etc.), Sicily. We then stopped in two ports in France (Toulon and Marseilles) then arriving in the beautiful city of Barcelona in Spain, and finally Kotor in Montenegro, one of the oldest and most beautiful medieval places I have ever seen.

We arrived in each port early in the morning and would have the whole day to visit. There are so many excursions available and even if you decide to visit on your own, you can access all the information you need on the website. We disembarked in Greece in the historical city of Athens where we booked a hotel and stayed a few days and travelled back in time. Unforgettable!



amazed! Then we boarded the ship and stopped in various ports in England (Southampton and Guernsey), then three in Ireland (Cork and Cobh, Dublin and Belfast), then four in Scotland (Glasgow, Kirkwall, Invergordon, and Edinburgh) and finally our last port was supposed to be Paris but as there was flooding it was cancelled so they brought us to Zebbrugge in Belgium. Have you counted how many countries we have visited in a total of four weeks!!!! Crazy!!!!

We have decided for our next European trip to go to Portugal and Spain in the fall for one month. We will stay 15 days in Portugal - five in Porto, five in Lisbon, five in Faro. Then we will head to Spain for 12 days - two in Seville, 6 in Malaga and finally four in Madrid.

We are going with another couple, our very good friends. We spent over 100 hours preparing this trip; it is a lot more work and more stressful than a cruise!!! We had to research everything ourselves; what to see in each area; prepare our itinerary; calculate the distance between each city; find the deals for our flights, our apartments with parking, two bedrooms etc.; rent a car. I know that there will be advantages because we will have more freedom to really do what we want and do things in the evenings. Now that the work is done we are looking forward to this new adventure.

So, my dear BDC friends, this will be something I can tell you all about when we get back and I will be able to give you my opinion regarding the advantages and disadvantages with both of these wonderful ways of travelling!

Enjoy your retirement!

For our second European cruise, we chose the British Isles. We arrived in London four days before the cruise, stayed in a hotel near all the main attractions – the London Eye - and roamed the streets and were totally



Checking for Doctor Who

## Our Website and Electronic Communication

We understand that many of you do not use a computer but we find it a little difficult to imagine that fewer than 500 or less than one-third of our members use email. This has become a real issue for the Association as our means of communication are narrowed to twice a year mail-outs of Link, email from the Directors to members in their areas, email from the Secretary advising of the passing of a member, and our web site – [www.bdcpa.org](http://www.bdcpa.org).

If you have not received an email from anyone on the Board in the past two months, then your email address is not current in our files. Please provide your correct email address to the Director for your area **and** the Secretary. See the last page of this newsletter for email addresses. These are not used for anything except Association business and are protected from other members' view in email communications.

For those who do not visit the web site, we will take you for a waltz around it. When you access [bdcpa.org](http://bdcpa.org), the page will ask you to select English or French. Our current web site was set up by Peter Charles, the Web Master and the content is either entirely in English or entirely in French. Pat Massier is the Content Editor and posts material in English and if already translated, in French. Suzanne Lalonde posts the French content and supplies much of the translation from English or French. Content is updated about once a month.

The headings across the top are for selecting what you want to view.

**News** – Here you can read about the most recent events that have happened across Canada or at the AGM and see photographs taken at these meetings. There are write-ups and pictures of events dating back to the October 2010 meeting in New Brunswick at the Evandale Inn. Sending pictures for Link and the web site is not limited to the Board. Any member can submit them to the Content Editor for publishing. Link has few photographs because of the size limitations on the newsletter, but all photographs received of an event are uploaded to the web site.

In addition to the events that have already happened, notices of upcoming events are found in this section. If you want to keep current, you might check this from time to time.

We put special information here – i.e., proposed changes to our constitution and by-laws, news from BDC, etc.

**Newsletters** – Our newsletters in both language are available in pdf form back to Spring and Summer 2010. Because of the limitations in the site, we also put other pdf documents here e.g., news from BDC. Don't forget, you are the reason for these newsletters and if you have something to share, send it directly to the Editor, Pat Massier.

**Passings** – Those that have provided the Secretary with their email addresses receive notifications of our members who have passed, many times in such a timely manner that recipients of the email notification may attend the funeral service or celebration of life. If you learn of a member's passing through your local newspaper, send a link to the obituary to the Director for your area and the Secretary who will pass along the obituary in both languages to all our members. Once a month, these are uploaded to the web site.

**Memorandum** – Memorandum, Milestones & Personal Notices – We upload items but you, as members, can contribute by providing information on milestones in your life or through notices e.g., looking to contact another member.

**Links** to other useful websites – OAS, CPP, Manulife, etc.

**Contacts** – All the people on the Board and involved in communication are listed. We do not publish contact information but refer you to the newsletters - the last page of each newsletter lists the coordinates for each person. We took the contact information down because our Treasurer was the object of phishing that requested advances of funds.

**About Us** – Why do we exist? How to become a member? What is the difference between Full Members, Associate Members, and Spousal Members. All categories are open to those that are eligible to receive a pension with each group having special requirements. Not all pensioners are members of the Association. Here is where you will find the latest approved Constitution and By-Laws.

You can see that the web site is a very important communication tool and you are all encouraged to visit it often.

**Pat Massier**

## The BDC Pensioners' Association 2017 and onward

We approached the Bank for reconsideration of on-going funding but, unfortunately, we were not successful. The Bank, as a part of government, has decided to follow the Treasury Board's directive. This is no different from the way the Bank treated the government wage freeze that we fell under many years ago.

This does not just affect the Pensioners' Association but also affects employees. There are no expenditures except for business reasons. Because employees with 25 years can join the Association, it would appear odd to them that we continue to enjoy lunches and so on when they cannot.

The Bank has assured me that they will resume funding when and if the situation changes. In the meantime, they will:

- Print and mail out LINK;
- Print and mail out AGM notices;
- Provide a venue / conference calling/ video teleconferencing facility through their offices for our use on a pre-booked basis;
- Pay for our web site costs.

Stemming from this, the BDCPA Board of Directors had a conference call on April 21. The following decisions were taken through proper motions and voting. All Directors voted to:

1. There is approximately \$14,500 in our bank account. These funds will be used for on-going operations and not for events or meetings. There will be no disbursement to any Officer or Director for expenses and no events will receive funding.
2. There be a confirmation of the election of a full slate of members of the Board at an upcoming AGM to be held toward the end of September 2017 – likely September 26. This will be an electronic AGM (as per our ratified by-laws) with invitations sent to all members to attend via phone in conference call. Our by-laws will be amended to accommodate these changes and presented for ratification at the upcoming AGM before the election is held. John Taggart will update the Constitution and By Laws for approval by the Executive and the Board. All

members will be able to review the changes which will be posting on the web site and pose questions in advance of the AGM. Ratification will be on the agenda for the AGM.

3. The by-laws will be amended to reflect a reduction in the number of members of the Board – Executive Committee (President, Vice-President, Secretary and Treasurer plus a Director at Large), two (2) Directors from Atlantic Canada, three (3) Directors for Quebec, two (2) Directors from Ontario, four (4) Directors from Prairies, and four (4) Directors from British Columbia. This is 15 Directors, a reduction of 6. The Directors will be located in the areas where there have been activities in the past. The reduction will make it easier to gain a quorum when required.

We have found in the past year that most of our members want the Association to continue and most are willing to pay their own way to events but they want someone to organize them. They want to keep in touch with their colleagues and friends and to maintain the communication through events, Link, and [www.bdcpa.org](http://www.bdcpa.org).

Many activities will, no doubt, be scaled back to a retiree's financially affordable level and all participants will be required to pay to attend. While the Directors will continue to organize, they may not be able to travel to all of the events as they have in the past so local members will be called upon to help.

This year will be another transition year and we will be feeling our way.

Because of these decisions, LINK is being delivered to you later than usual, for which we apologize. The normal schedule will resume for the Fall and Winter issue.

**Pat Massier, President**

## 2017 Nominations / Elections

As outlined on page 11 of this newsletter, there will be a confirmation of the election of a full slate of members of the Board at the September 2017 AGM. The required notice to all members as to the date and a complete agenda will be sent by the Secretary at least 30 days before the meeting. Our by-laws will be amended to accommodate this one time special election and presented for ratification before the confirmation.

There will only be an election if more than one candidate is identified for any one position.

Members of the Association are invited to nominate candidates to stand for election to the 19 Director seats for the Board of Directors:

Four (4) Officers to be drawn from and to be elected by the general membership.

President	Pat Massier	two (2) year term to expire at the 2019 AGM
Vice-President	Wendy McCulloch	Two (2) year term to expire at the 2019 AGM
Secretary	Réal Leahey	One (1) year term to expire at the 2018 AGM
Treasurer	Ching Jung	One (1) year term to expire at the 2018 AGM
Fifteen (15) Regional Directors who reside in the region and are to be elected by the members they represent.		
Newfoundland and Labrador	Terry Quinn	One (1) year term to expire at the 2018 AGM
Nova Scotia, New Brunswick, Prince Edward Island	Dan Daley	two (2) year term to expire at the 2019 AGM
Quebec	Roger Michel	Two (2) year term to expire at the 2019 AGM
Quebec	Bernard Fafard	Two (2) year term to expire at the 2019 AGM
Quebec	Ghislain Hudon	Two (2) year term to expire at the 2019 AGM
Ontario	Pat Ghany	one (1) year term to expire at the 2018 AGM
Ontario	Ed Wilk	one (1) year term to expire at the 2018 AGM
Manitoba	Gary Franzmann	one (1) year term to expire at the 2018 AGM
Saskatchewan	Mal Valentini	two (2) year term to expire at the 2019 AGM
Alberta – North & NWT	Len Holmstrom	two (2) year term to expire at the 2019 AGM
Alberta – South	Bob Thompson	one (1) year term to expire at the 2018 AGM
British Columbia – Interior & North	Lynn Seritt	one (1) year term to expire at the 2018 AGM
British Columbia - Vancouver Metro	John Taggart	one (1) year term to expire at the 2018 AGM
British Columbia - Vancouver Metro	Jim Anhorn	two (2) year term to expire at the 2019 AGM
British Columbia - Vancouver Island	Phil Viel	two (2) year term to expire at the 2019 AGM

For eligibility and Director's duties, see our web site – [bdcpa.org](http://bdcpa.org) – for the Association's by laws.

Members are encouraged to submit the names of candidates to serve as Officers and Directors. Nominations must be received by the Secretary no later than July 15<sup>th</sup>, 2017 by email or surface mail.

## Cross Canada Activities

For more pictures of these activities and others, go to [bdcpa.org](http://bdcpa.org).

### Atlantic Canada:



St John's NL had a luncheon on January 20 2017. There were seven attending. - from Martin Clooney, who retired 22 years ago to Barbara King, who is close to 30 years with the Bank, but still working. A great time was had by all. The luncheon was held at the Duke of Duckworth, which is close to the BDC offices and is the site location for the TV series, The Republic of Doyle. From left to right - Ed Cumby, Terry Quinn, Barbara King, Cathy Dawe, Martin Clooney, Harry Nichols and Matt Aylward.

### Quebec:



The Annual Sugar Shack as held on April 5 with 29 people attending. A wonderful time with former colleagues.

## Ontario:



Glen Abbey brunch with 45 people enjoying the food and comradery.

## Prairies:



Gary Franzmann, Joan Kirouac, John Melymick, Wendy Lamont, Bob McGregor, Gord MacPherson, Harold Ramsey

The **Winnipeg** Pensioners had their Christmas Luncheon at FortWhyte, which is an environmental, educational, and recreational nature preserve. The luncheon was arranged by Gary Franzmann, the new director for Manitoba and Joan Kirouac, actually, we think Joan did most of the work. Since retirement, Gary has been heavily involved with FortWhyte as a volunteer on a weekly basis including doing his stint as Santa Clause every year. The prize for the most senior statesman went to Bob McGregor, who is 97 and is no worse for wear. We had a good turnout of 14 and the event was enjoyed by all.



Al Brockmeyer, Jacquie Withoos, Suzanne Bérard, Bettie Johnston, Mike Rudkin, Syl Remple, Norm Oakley

**Oops:** On page 14 of the last issue of Link, we had a mistake in the caption of one of the photos. Dianne Wilk (Ontario) was identified as Dianne Oakley (Prairies). Both are lovely people and we apologize for the error.

Annual luncheons were held on December 3 in **Regina** and December 9 in **Saskatoon**.



Three retirees attended in Saskatoon - John Helms on the left and Norman Eikel on the right with Mal Valentini in the center. One of the regulars, Fred Walden who normally attends was unable to attend as he was manning a Salvation Army kettle. Alice Nicholaichuk was also unable to attend as she had a prior engagement.



Five retirees attended the Regina luncheon. Annette Kolybaba preferred to stay in Arizona and Graeme Hunter was out of the city. Mal Valentini is on the left, Marlene Wyatt, Connie Billett, Donald Delparte, and Kurt Carlson is on the far right.

Saskatchewan lost two of our regulars to Cochrane Alberta in Late 2015 - Anne Chomyn (Regina) and Gordon Anaka (Saskatoon).

## British Columbia:

Jim Anhorn remembered his camera this time and took some pictures of the annual **Metro Vancouver** Christmas luncheon held on December 10, 2016. Holding the Christmas luncheon during the worst snow storm in many years was a challenge. There were some 38 people who thought they were coming, then several cancelled. It turned out that 29 folks braved the snow and made it out.



Paul Casey VP Vancouver; Jim Anhorn presenting the door prize – Eric Jamieson’s *The Native Voice*; Steve Sapers, Debra Jackson, Paige Kennedy, Shirley Bennie, Tom Lougheed, George Allan



February 22, 29 wonderful folks came out to our last “free meal” on the Association. Although we held the lunch mid-week on a Wednesday, 29 folks attended.

Perhaps it was the enticement of free food!!!! Thumbs up, Fingers crossed

The lunch was held at the Shanghai Wonderful Restaurant in **Richmond, BC**. Everyone was seated around 4 large tables and each table was served wonton soup and a variety of 7 other Chinese food dishes. The food items were praised by all and there wasn’t enough left over to even fill a small “doggie bag”.

The group was polled and many committed to attend a mid/late June outing at Hastings Racecourse and perhaps some more Chinese food in the fall and of course a Christmas lunch to be scheduled again at Guildford Golf & Country Club.

**Kelowna** – December 3, 2016, marked the beginning of the cold spell and snow which were just in time for the Kelowna Christmas Party held at the Harvest Golf and Country Club. The meeting room was beautifully decorated for Christmas and the view of the golf course, orchard, and Lake Okanagan made for a wonderfully aesthetic setting for the event. We welcomed a few new members to our group and played a memory type ice breaker, with poinsettia plants as prizes for the winners.

Also, we recognized Val King, for her help over the years organizing the events and taking the RSVP responses - thanks Val, you’ve been such a big help!

The meal was lovely, the service great and we all had a great time reminiscing. Attendees were: Don and Wendy McCulloch; Walter and Lisa Jabs; Leigh Hewer; Tom and Brenda McBride; Shirley Fitzpatrick; Cecil and Connie Speilman; Jerry and Lynn Seritt; Val King; Tony and Karen Zuschtok; Ted and Connie Mucha; Yvonne Renaud and Len; and Dave and Gael Goodman. Unfortunately, Ken and Brenda White from Kamloops could not attend at the

last minute due to an injury suffered by Ken while skiing the day before while Shirley’s partner, Wally could not attend as he was ill. The attendees were mainly from Kelowna while some travelled from Grand Forks and Vernon. A good time was had by all.



## Some “Steps” in the Right Direction

When people of a certain age get together, talk often turns to things we never would have spoken about 20 years ago.

Let’s face it. There was a time when our bodies responded promptly when commanded by our minds. For years, we have taken our 600 muscles and 200 bones for granted, and they have stood up well to everyday activities and even abuse. That was then and this is now.

Time has taken a toll on our reflexes and we now tend to react somewhat more slowly than before. We have become less flexible and have lost our balance and bounce to a degree. Because we may shift our weight improperly, our centre of gravity can easily be upset. Sprains, torn muscles, abrasions, concussions, and fractures have come with the territory.

As seniors, we are at a higher risk for falling in or out of a bathtub, or down a flight of stairs, or getting a foot caught in the leg of a table or chair, and breaking our hips or other joints and bones. Sadly, seniors account for 70% of deaths from stair accidents.

A few simple precautionary measures could keep us safer and in one “functioning” piece:

- 1) Do you have an anti-slip bathmat in the tub?
- 2) Does the tub have a proper grab-bar?
- 3) Is your stair-case well lighted? Can you see the edge of each step clearly, with or without glasses?
- 5) Is any carpeting securely fastened to the stairs? Are there loose rugs or any clutter on the stairs?
- 6) Is the handrail easy to grip, firmly attached and able to support your weight?
- 7) Do you take your time going up or down the stairs?
- 9) Do you remember to count the stairs as you go?
- 10) Are you extra-careful when only in your socks?
- 11) Are you susceptible to dizzy spells?
- 12) Do your shoes have the right grip for any given use?

Positive answers will ensure safe landings for years to come!

**Armand Rodrigues**

## Spring and Summer 2017 FAQs

**Question:** During Pensioners' Association get togethers over the winter, suggestions were made for notifications sent by RBC Dexia. Both would save costs.

1. Many people would be just as happy to receive their pension deposit notification statements in electronic form. Perhaps a choice could be offered.
2. There is no need to notify pensioners of the amount of the gross, deductions, and net deposit every month as it is constant. Only if there is a change would it be necessary to send a notification with a short explanation. Many pensioners would be happy with this arrangement.

**Answers from the Bank:** These suggestions have been passed along so they will not be overlooked when improvements are envisioned

1. This is something that will be looked at in the coming months. It is also something that needs to be coordinated with both Morneau Shepell and RBC Dexia. Some discussions have already taken place regarding how to gather the email addresses, costs associated, etc. Some people still like their paper so we will no doubt have to have their consent.
2. This is something that will be discussed with RBC Dexia in the coming months. We need to check from a legal perspective if this is possible.

**Question:** We were recently contacted by a few Association members regarding a ruling by CRA that became effective January 1 2015.

Private Health Services Plans (PHSP) are eligible for entry as a medical expense **tax credit** (METC) in income tax returns. The members had been speaking to RBC because the premiums paid are not included on our T4A slip. There are directions on the CRA site that this amount must be entered on the T4A in the other information section at the bottom with code 135.

If RBC is contacted they will send the member information to use as backup for the claim. Alternatively, the total amount shown on the final RBC Investor & Treasury Services statement of payment for the year may be used but since it isn't on the CRA's copy of the T4A, questions may be raised.

It is very unproductive if 1,400 + members had to call RBC and then RBC had to send each a letter.

**Answer from the Bank:**

The information regarding the premiums paid by retirees for private health service plans (insurance) is generally in box 135 of a T4A slip. This is not actually the case with the slips provided by RBC. However, this information is readily available for retirees but they have to call RBC to get it. RBC will then send a confirmation to the retiree.

This is not effective and going forward this information should be on the T4A slip. We will be working with RBC in the coming weeks to make sure this happens with the 2017 tax slips.

**Editor's Note: This information was provided to those members with email addresses on file on March 29.**

**Question:** Do you have the name and phone number of the individual at BDC Head Office who can answer questions regarding our Pensions?

**Answer:** Morneau-Shepell is the contact company. They bought Mercer. Each year you get a summary of benefits in the mail. Contact information is on it.

Another suggestion is to go to our web site - [bdcpa.org](http://bdcpa.org) - and go to the links section. You will find information there. Also under the *newsletters* tab are the old Link issues and there is information under the FAQ sections in several of them.

**Question:** Many members have asked about the ramifications of Bill C-27.

**Here is some background** on this pension reform bill. Some parties see it as a threat to Defined Benefit (DB) pension plans for federal government workers and Crown Corporation employees.

Bill C-27 is an Act to amend the Pension Benefits Standards Act. Those in favour of pure Defined Benefit (DB) pension plans have criticized Bill C-27, saying it would allow federally regulated employers to replace DB plans with Target Benefit Plans (TBPs) which count on employees taking on some risk.

It would allow federally regulated private sector and Crown Corporation employers to offer a TBP to their employees, or to convert an existing DB pension plan into a TBP.

Federal employees and their unions want to keep their federal DB plans as they are and will fight to do

so. Bill C-27 envisions a future that falls between DB and Defined Contribution (DC) pension plans.

The federal government prefers to see these DB plans slowly move to TBPs. If accrued benefits cannot be reduced, all financial risk is on young and future plan members. Target benefit plans, such as multi-employer plans, avoid these problems and spread the risk sharing across all stakeholders.

Bill C-27 requires individual workers to give their consent to give up their DB benefits. Employers will reap huge benefits if plan members can be persuaded to surrender their DB benefits.

**Here is the Bank's answer to date:**

Regarding your question about Bill C-27, we will send you a detailed answer soon.

**Editors Note: We have followed this up and as soon as we receive an answer, we will advise those we can who have provided email addresses. We will publish anything further in the net issue of Link.**

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## Upcoming Events

### Kelowna Golf Tournament

**June 24th, 2017 12:30 pm**

Spallumcheen Golf Course (across from O'Keefe Ranch on Highway 97C) In VERNON

\$50.00 includes all gratuities and taxes) plus:  
9 holes on the Executive Course plus pull carts\*\*  
Steak/Chicken Buffet (approx. 3:30 pm)

Prizes

\*\* Power Carts and practice balls available at the Pro Shop on an individual basis for \$10.00 per person and can be arranged on the day of the tournament  
We are required to play in light rain and in the event of a rain out day, the Banquet will still proceed.

Val King will be accepting your RSVPs

[val\\_king@shaw.ca](mailto:val_king@shaw.ca),

Lynn Seritt, Director B.C. Interior

## Passings

We provide details on the passing of our members when information has been given to us. Our Secretary sends out an email advising of passings in a more timely manner. If you wish to receive notification, provide your email address to Réal Leahey at [real.leahey@sympatico.ca](mailto:real.leahey@sympatico.ca). Blind c.c. is used so your email address will not appear to other recipients. With the new format of the web site, passings will be uploaded on a regular basis and so you may check there from time-to-time.

**Frank Howatt** passed away on September 23, 2016. He was a member living in Amherst, Nova Scotia.

**Jean G. Bell** passed away on October 10 2016. She was a Surviving Spouse member living in Calgary, Alberta.

**Bernard Giesbrecht** passed away on November 7, 2016. Bernard was from Okotoks, Alberta.

**Doris Spence** was a Surviving Spouse Member from Prince George, B.C. She passed away November 16, 2016.

**Mary Popil** who passed away December 5, 2016. Mary was a Surviving Spouse Member living in Langley, B.C.

**Frank Overhand and his wife Barbara Overhand** passed away on the same day, December 19, 2016. They were from Prince George, British Columbia

**Francine Labrosse** passed away December 27, 2016. Francine was a Pensioner Member from Laval, Q.C.

**Birgitte Schenk** January 23, 1940 - January 29, 2017 Married to Heinz Peter Schenk Montreal 1962. Widowed 1982. Survived by her loving sons Stephan, Michael, and Peter. Passed away peacefully on Sunday evening from Alzheimer's disease. Known as Gitte to those close to her. The light of her beautiful, kind, loving spirit will live on in the hearts and minds of all those that loved her. Service Rideau Memorial Gardens February 5 (the Gazette)

**Dorothy Patricia (Trish) Kirkwood** - June 27 1934- February 1 2017. Trish was a Spouse Member and the beloved wife of George Kirkwood, past president of the Association from Comox, B.C. She passed away in her sleep after many years of cancer treatment. She was born in Bangor Northern Ireland. Trish and George met when she was 15 and married in Toronto in 1956. Their first son, Patrick was born in Kelowna in 1965 and then Kevin was born a year later. Sadly, Patrick died at age 28 in Tokyo where he was teaching English.

Retirement in Comox came 24 years ago. She is survived locally by her husband, George, and son Kevin, wife Nadia and grandchildren Caitlin and Emily in Burnaby. A celebration of life was held February 17. (Comox Valley Echo)

**Anna "Ruth" Iversen** June 7, 1934 February 4, 2017. Predeceased by her husband of 60 years, Fritz Iversen. Survived by her only son Steven (Heather) Iversen, and her only remaining sibling Tom (Anne) Masich.

**Ruby Cleghorn** passed away on February 18, 2017; a surviving spouse member was living in Toronto, Ontario

**Jules Tremblay** March 14, 1923 – February 22, 2017. The family received condolences March 15, 2017 and a funeral followed in the Chapelle de la Résurrection.

**Guy Lavigueur** regretfully passed away on April 10<sup>th</sup>, 2017. Guy was living in Jupiter, Florida.

## *BDC Pensioners' Association*

### *DIRECTORS AND OFFICERS*

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